

Docket No.: S4264.0000/P001

(PATENT)

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:

Charles B. Simone

Confirmation No.: 8170

Application No.: 08/605,628

Art Unit: 3626

Filed: February 22, 1996

Examiner: R. Porter and J.

Thomas

For: METHOD AND APPARATUS FOR

LIFESTYLE RISK EVALUATION AND INSURABILITY DETERMINATION

## AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

U.S. Patent and Trademark Office 220 20th Street S. Customer Window, Mail Stop Amendment Crystal Plaza Two, Lobby, Room 1B03 Arlington, VA 22202

Dear Sir:

## **INTRODUCTORY COMMENTS**

In response to the Office Action dated August 11, 2004, please reconsider the above-identified U.S. patent application in view of the following proposed amendments and remarks:

Amendments to the claims begin on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.

1835783 v1; 13CHZ01!.DOC DSMDB.1835783.1 OIPE (C) 1 9 2004

AMENDMENT TRANSMITTAL LETTER					Docket No. S4264.0000/P001-B	
Application No. 08/605,628-Conf. #8170		Filing Date February 22, 1996		Examiner R. Porter & J. Th	iomas	Art Unit 3626
Applicant(s): Charles B. Simone						
Invention: METHOD AND APPARATUS FOR LIFESTYLE RISK EVALUATION AND INSURABILITY DETERMINATION						
TO THE COMMISSIONER FOR PATENTS						
Transmitted herewith is an amendment in the above-identified application.  The fee has been calculated and is transmitted as shown below.						
CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate		
Total Claims	8	- 20 =	Fresent	X		
Independent Claims	2	- 3 =		×		
Multiple Dependent Claims (check if applicable)						
Other fee (please specify):						`
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:						0.00
Large Entity x Small Entity						
x No additional fee is required for this amendment.						
Please charge Deposit Account No in the amount of \$  A duplicate copy of this sheet is enclosed.						
A check in the amount of \$ to cover the filing fee is enclosed.						
Payment by credit card. Form PTO-2038 is attached.						
The Director is hereby authorized to charge and credit Deposit Account No04-1073 as described below. A duplicate copy of this sheet is enclosed.						
x Credit any overpayment.						
x Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.						
				Dated:	October 1	19, 2004
Jon D. Grossma Attorney Reg. N	X			:		
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